



DIGITAL INDIA: AN ESSENTIAL CATALYST FOR THE TRANSFORMATION OF RURAL INDIA

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ABSTRACT

Digital India programme is one of the foundation programmes of Indian Government, and was launched by the Government of India on July 1st, 2015. It is a well-known fact that digital India is the outcome of many innovations and technological advancements. Digital India, a programme whose goals include increasing digital literacy and establishing high-speed Internet access in rural regions. This substantial growth of digital economy was largely led by consumers in the urban region. However, with the government's push towards financial inclusion, rural India have also started embracing the digital economy. This paper has attempted to analysed importance of digitalisation and also role of digitalisation in development of rural India.

KEYWORDS: Digitalisation, Technology and Rural Development

INTRODUCTION

On July 1, 2015, Indian Prime Minister Narendra Modi unveiled Digital India, a programme whose goals include increasing digital literacy and establishing high-speed Internet access in rural regions. Digital Infrastructure as a Utility to Every Citizen, Governance & Services on Demand, and Digital Empowerment of Citizens are the three main pillars of the Digital India Program's inclusive growth in the areas of electronic services, products, manufacturing, and job opportunities, among other things.

The twenty-first century is referred to as the digital and internet age since nearly everything is accessible online. India's internet services began in the 1980s, and since then, the nation has experienced extremely rapid economic growth. This stage of digitization is now happening in India. Everyone uses digital technology today, whether they are at companies, stores, or schools. With the push of a button, digital technologies enable us to connect with one another and the entire globe. There are many changes happening in this world, particularly advances in technology. Technology reforms are being worked on in India as well, with our honourable prime minister Mr. Narendra Modi initiating one such transition. The idea for a digital India originated with him. In order to ensure that government services are available to Indian citizens electronically, the Indian government launched the programme Digital India. This is accomplished by strengthening India's technological and digital infrastructure online and by increasing internet connectivity. One of the main goals of digital India is to link diverse rural areas of India to high-speed internet networks.

The government of India is working on a project called "Digital India" for its citizens and businesses, which has the potential to put the country on the international stage. Urban and rural populations can access government services digitally thanks to this scheme. The people living in rural and urban regions will benefit, and it will aid in achieving digital innovation. All sectors that make products will be attracted to invest in it. With the help of enterprises and residents in both rural and urban areas, the Digital India initiative seeks to convert our nation into a digital economy. This will make sure that all government information and services are accessible 24/7 on any device that is user-

friendly, highly available, and secure. The Digital India Project bridges the digital divide between urban and rural India.

REVIEW OF LITERATURE

Gupta and Arora (2015) studied the impact of digital India project on India's rural sector. The study found that many schemes have been launched in digital India to boost agriculture sector and entrepreneurship development in rural areas. Digital India programme has also set the stage for empowerment of rural Indian women.

Sharma, A. (2015) The Paper focuses on explaining the broad overview of Digital India concept. The vision of digital India is explained in this paper along with the major pillars of digital India programme, it's also talks about the different advantages of Digital India. The paper also explains the challenges which this programme will suffer while implementing.

Rani (2016) concluded that the digital India project provides a huge opportunity to use the latest technology to redefine India the paradigms of service industry. It also pointed out that many projects may require some transformational process, reengineering, refinements to achieve the desired service level objectives.

Gulati, M., (2016) The paper discusses on challenges and opportunities of digital India in the country of India. The Paper helps to understand and study the global and domestic Challenges that can block the successful implementation of digital India Programme. This paper highlights the opportunities that will help to achieve the goal of Digital India and also tries to explain the concept of digital India in brief manner.

Midha (2016) concluded that digital India is a great plan to develop India for knowledge future but its improper implementation due to inaccessibility and inflexibility to requisite can lead to its failure. Though digital India programme is facing number of challenges yet if properly implemented it can make the best future of every citizen. So, we Indians should work together to shape the knowledge economy.

OBJECTIVES OF THE STUDY

The objective is to study the importance of Digital India in transformation Rural India. This paper also studies the challenges and opportunities of Digital India.

DATA AND METHODOLOGY

The research paper is based on secondary data of National & International Journals, articles, government reports, books, newspapers and magazines covering wide collection of academic literature on "Digital India". Considering the research objectives, descriptive research design is adopted to have more accuracy and rigorous analysis of research study. Available secondary data was extensively used for the study.

ANALYSIS AND DISCUSSION

The customers in the metropolitan area were mostly responsible for this significant rise of the digital economy. But as the government has pushed for greater financial inclusion, rural India has begun to embrace the digital economy as well. According to the TRAI study, as of March 2020, rural internet customers made up more than 38% of all internet subscribers in the nation, up from around 32% in March 2017. About 46% of India's national revenue comes from the rural sector, which is a significant portion of the country's economy. According to estimates, 66% of India's population lives in rural areas, and despite the country's rising urbanisation, this percentage will likely remain high over the course of the next ten years. There remains a sizable digital divide between urban and rural India, notwithstanding the rising number of internet users in rural India. According to the most recent TRAI data, just approximately 33% of rural Indians have access to the internet, compared to 99% of urban Indians. Two things, specifically a lack of infrastructure and knowledge, are the major causes of this disparity. The Indian government has started the "Digital India" plan to close the gap. Improving the nation's digital infrastructure, especially in rural India, is one of the program's main goals.

Digitalization is changing dynamics not only in many industries but also in terms of how society functions. The digital transformation, or perhaps we might refer to it as the "digital revolution," in line with the Industrial Revolution, which likely had an equal impact on our society as this current transition. All of them, including big data, collaborative tools, new (needed) competences, and individuals, governments, businesses, organisations, living environments, and the like, face possibilities and difficulties. Before Rural and urban populations differ in ways that intelligent infrastructure considerations should take into account. Most clearly, compared to cities, rural areas have lower population densities. Many of the issues that rural regions face is caused by low population densities; these issues are different from those that face high density metropolitan areas. They often lack the range of services that a city can provide to residents, such as robust public transit, and diversity of options, such as choices for healthcare.

KEY PROJECTS UNDER DIGITAL INDIA

The fundamental goals of each of the pillars of the digital India are to create an informed society with access to all information and to provide jobs for a sizable population of young people who are unemployed by enhancing their skill sets. Improving rural India Under Digital India, several significant projects have already been launched.

Digital Locker System: for paperless governance to minimise the usage of physical documents and enable sharing of e-documents across agencies Digi Locker facility has been

launched to store crucial documents like Voter ID Card, Pan Card, BPL card, driver's licence, education certificates etc. This may also help to test fraud or duplicate documents.

MyGov Platform: It serves as a platform for residents to communicate their views and opinions to the government. Through this forum, the Indian government receives comments, suggestions, counsel, and ideas from the general public for new projects including Make in India, Digital India, Swachh Bharat, Clean Ganga, and skill development.

e-Books Platform (e Basta): is an electronic platform of e-Books for schools.

E-sign Framework: to permit people to digitally sign documents online using AADHAR authentication.

Common Service Centres (CSCs): are information and communication technology-enabled service delivery sites located around the country that provide the presidency's financial, social, and personal services, such as applying for online passports, land records, digital lockers, Aadhar Cards, health, and financial services in rural India. Like-wise A kiosk with one or more computers, a tablet, and internet access that can be established in villages to serve as the centre of rural connectivity for providing education and training, information about agriculture, health care, employment news, and market information is known as a "internet kiosk."

e-Greetings Portal: it's being employed to send e-Greetings by Government departments on various occasions like Gandhi Jayanti, Diwali, Teacher Day, legal holiday, etc.

National Scholarship Portal: It is a one-step process for all scholarships offered by the Indian government, starting with the submission of student applications and continuing through verification, sanction, and disbursement to the final beneficiary. On this website, almost 67 lakh applications have been received for 19 registered scholarship programmes run by seven Ministries or Departments.

E-hospital: online registration under e-hospital initiative enables people to avail services like online registration, payment of fees and appointment, online diagnostic reports, consultation with doctors etc. Using a smartphone app called AROGYASHAKTI, rural women entrepreneurs may provide preventative healthcare right to their customers' homes. Women visit houses and gather information from village women while carrying tablets and mobile healthcare devices like glucometers and blood pressure monitors. Doctors from any place with access to this data might remotely counsel patients with the appropriate recommendations.

Digital Agriculture: On a digital network, farmers may communicate with agriculture professionals and learn about new procedures. Digital Green, for instance, employs interactive movies to explain farmers' best management practices in comparable situations. NAM (National Agriculture Market) is a virtual platform that links Mandis in different states electronically to establish the maximum price for farmers to sell their goods at.

Digitize India Platform (DIP): undertaken by Deity for big scale digitisation of records within the country to facilitate easy and efficient delivery of services to citizens.

Direct Benefit Transfer (DBT): scheme to deposit money on to

beneficiary account for all government schemes.

DIGITAL INDIA IN TRANSFORMATION RURAL INDIA

Through a number of programmes, Prime Minister Narendra Modi has stressed radical digitalization to promote economic inclusivity. To guarantee that rural inhabitants are equal partners in India's economic narrative, "Digital India," "Make in India," and "Skill India" offer encouragement and opportunity. The work being done includes digitising property records, maintaining key services with a single point of contact, simplifying tax payments and government dues, and providing services to citizens online. Numerous of them have a direct effect on a sizable rural customer base. The concept of Digital India has been embraced by the Indian government. One of the main objectives of the entire effort is to digitalize the entire financial sector. The government is looking to digitalize the entire banking infrastructure where digital transactions will be promoted over other forms of conventional transactions such as cheque, withdrawal, and so on. However, this campaign faces several issues, and among them the two biggest issues are: First, the rural infrastructure of India is severely back dated, and even the basic forms of internet are absent in most part of rural India, which is the basic necessity of digital banking. Second, almost 65% of mobile user's population in India is smartphone users, and most of the users from rural areas even lack the basic knowledge of operating smartphones and even ATMs, and still to this day they rely only on basic banking instruments such as cheques, withdrawal, and so on.

The government of India is working hard to promote Aadhaar Pay, which would enable users to conduct financial transactions using their fingerprints, in order to inspire uneducated and underprivileged people in rural areas. Additionally, it would develop into a substitute for card and internet transactions where users would utilise their PIN and password. The Indian government has ordered state banks to work with 30 to 40 businesses per branch to develop cashless payment systems for clients. This has helped to heavily emphasise growth and innovation while promoting the idea of Aadhaar Pay among merchants in rural India. The first five banks to launch the live Aadhaar Pay services with an effective promotion are Syndicate Bank, Andhra Bank, State Bank of India, IDFC Bank, and IndusInd Bank. Customers, the government, regulators, and bankers have all benefited considerably from these developments and the transition towards the digital world, which also significantly increases transparency and broadens the formal economy. However, there are several restrictions with such Aadhaar Pay system integration in rural India. As the system highly requires internet coverage for facilitating person-to-person transfer via a fingerprint scan, the internet connectivity in rural areas is still a critical challenge. In addition, unreliable connectivity of internet can degrade the entire system leading to failure of such an agenda.

This program's overarching goal is to get India ready for a future of knowledge. Realising that IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow) is becoming transformational placing a focus on technology to enable transformation. Being an umbrella programme that spans several departments allows for the weaving together of numerous concepts and ideas into a single, all-encompassing vision that allows for the understanding of each as a component of the overall objective. Each component is distinct in its own right while still contributing to the overall image. The Mission becomes completely transformational as a result of the interweaving.

1. The Digital India Programme will bring together

several existing programmes that will be reorganised, refocused, and put into action in unison. The activities are sometimes branded as "Digital India," which emphasises their revolutionary effect.

2. A wide range of applications and content relevant for rural consumers must be accessible on mobile devices and the operators must provide service packages affordable to the target user.
3. The realisation of the objectives of "Digital India" requires widespread accessibility to broadband services via portable devices. Rolling out electronic governance software and mobile apps has a considerably greater socioeconomic potential and influence in rural India than it does in urban India.

The Digital India agenda has created opportunities for many ministries and departments of the government to come together and develop integrated solutions. But many technology providers, and indeed even some policy planners, have begun to consider Digital India opportunity as synonymous to the development of smart cities and the "Internet of Everything".

Opportunities.

1. Government services will be provided electronically so this will bring a great amount of public accountability.
2. Due to Digital India programme there will be an end to corruption system which is the main feature of our country.
3. There will be reduction in paper work due to digital India which will help to save trees & protect environment.
4. The complicated scholarship process which involves from submission of student's application, verification, sanction and disbursement to end beneficiary for scholarships provided by India Government will be avoided because Under Digital India Programme there is introduction of National Scholarship portal.
5. Due to use of Internet by the village people there will be great improvement of Knowledge amongst rural population of India.
6. Under the Digital India programme almost all the rural citizen of India will have a Bank account.

Challenges

1. In terms of culture, language, eating habits, customs, traditions, and laws, India is a nation of diverse people. This digital India plan will integrate the whole nation. One of the primary challenges for the digital India goal in the upcoming years will be to finish this integration process, which is the fusion of language and technology.
2. There are variety internet protocols in different states of India depending on what kind of software and Hardware they implement and chances are that might lead to connectivity problems and glitches. Therefore, there is a need to have a standardization all the software protocols.
3. There are several government agencies in India. The primary goal of Digital India is to transform the nation into a digitally empowered economy, but this will not be a simple undertaking because the initiative requires the participation and efficient coordination of all government agencies. The Digital India goal would not be realised without effective coordination between these departments.
4. Access to the public internet for everybody is one of

the main pillars of a digital India. But in India, illiteracy and poverty are the main barriers. The high percentage of illiteracy in India makes it difficult to use the internet more widely there.

5. In India, internet use and cybercrime go hand in hand. The digital India initiative should make sure that all papers submitted online by residents have been properly authenticated and are accessible to the appropriate person at the right time. India needs to implement privacy regulations to prevent cybercrime.
6. There will be use of National Optical fiber network which will ensure that broadband reaches in every nook & corner of the country. To reach broadband connection in entire country wide it is not a easy task atal.

CONCLUSION

Digital India is a big step towards building an empowered nation. If this plan is a success, rural India will undoubtedly be transformed by the availability of multimedia information, content, and services to Indian citizens. Despite a few outstanding successes, many more measures must be done. In this context, the WEF Report serves as a reminder to the government and emphasises the need to understand the benefits of Digital India and other similar initiatives. For the sustainable growth of digital infrastructure, public-private partnership methods must be investigated, as has been the case for municipal infrastructure projects like highways and subway. In order to develop high-speed data networks, the government should endeavour to make more spectrum accessible to telecom service companies. Additionally, companies need to be encouraged to create localised services and apps as well as infrastructure for the last mile. The supply of digital services should make even greater use of the government infrastructure assets already in place, such as post offices and other structures. Private sector participants should get incentives to deliver last mile connection in rural and distant places. Supporting and boosting factors like literacy, the most basic infrastructure, the general business climate, the regulatory environment, etc. may be used to realise the overall growth and development. India is becoming digital due to faster adoption of technology, burgeoning youth population and emphasis on cashless transactions. The "Digital India" is in infant stage, so there is enormous unfinished agenda for India and it is an area of serious concern to address it effectively and expeditiously.

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